

A.S. cond.

ratable as a fixed-income security, and a portfolio of assets that is ratable as a fixed-income security.

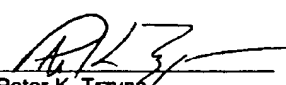
REMARKS

The Examiner is requested to examine the above-referenced patent application as amended. It is believed that no new matter has been added. The application, as amended, is believed to be in condition for allowance, and favorable action is respectfully requested.

Additionally, the Examiner is invited to contact the undersigned at (312) 240-0824 if it can in any way expedite or ease the handling of this case.

Respectfully submitted,

Date: 19 April 2000


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